IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

Civil Action No. 12-cv-00487-MOC-DCK

DAVID HOLMES, individually and on behalf of a Rule 23 putative class,

Plaintiff,

v.

BANK OF AMERICA, N.A., in its own capacity and as successor by merger to BAC Home Loans Servicing, L.P., and ILLINOIS UNION INSURANCE COMPANY

Defendants.

BANK OF AMERICA'S MOTION TO DISMISS

Defendant Bank of America, N.A., in its own capacity and as successor by merger to BAC Home Loans Servicing, L.P, by and through its undersigned attorneys and pursuant to Federal Rule of Civil Procedure 12(b)(6), moves to dismiss the Complaint filed against it by Plaintiff David Holmes ("Plaintiff") as Plaintiff fails to state a claim upon which relief can be granted. The grounds for this Motion are more fully set forth in the accompanying Memorandum of Law, which is incorporated herein by reference.

WHEREFORE, Defendant Bank of America, N.A. respectfully requests that the Court grant its motion and dismiss Plaintiff's Complaint with prejudice and grant such other and further relief as justice may require.

Dated: September 28, 2012 Respectfully submitted:

/s/ David L. Permut_

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Attorneys for Defendant Bank of America, N.A., for itself and as successor by merger to BAC Home Loans Servicing, L.P.

CERTIFICATE OF SERVICE

I, David L. Permut, certify that this document filed through the ECF system will be sent
electronically to the registered participants as identified on the Notice of Electronic Filing (NEF)
and paper copies will be sent to those indicated as non-registered participants on September 28,
2012.

Dated: September 28, 2012 /s/ David L. Permut